

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re: Mark Kesel

Case No. 10-41653

**CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

**SUMMARY OF FINANCIAL STATUS**

MONTH ENDED: 11/30/11

PETITION DATE: 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).  
Dollars reported in \$1

	End of Current Month	End of Prior Month	As of Petition Filing
2. Asset and Liability Structure			
a. Current Assets	\$40,465	\$40,684	
b. Total Assets	\$2,688,423	\$2,687,838	\$2,645,342
c. Current Liabilities	\$39,649	\$35,689	
d. Total Liabilities	\$4,118,569	\$4,114,609	\$4,083,006
3. Statement of Cash Receipts & Disbursements for Month	Current Month	Prior Month	Cumulative (Case to Date)
a. Total Receipts	\$17,164	\$17,461	\$372,197
b. Total Disbursements	\$17,383	\$17,572	\$365,981
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	(\$219)	(\$111)	\$6,216
d. Cash Balance Beginning of Month	\$19,528	\$19,639	\$405,709
e. Cash Balance End of Month (c + d)	\$19,309	\$19,528	\$411,925
4. Profit/(Loss) from the Statement of Operations	Current Month	Prior Month	Cumulative (Case to Date)
5. Account Receivables (Pre and Post Petition)	N/A	N/A	N/A
6. Post-Petition Liabilities	\$0		
7. Past Due Post-Petition Account Payables (over 30 days)	\$39,649	\$35,689	
	\$0		

**At the end of this reporting month:**

- |  |                             |                             |
|--|-----------------------------|-----------------------------|
|  | <u>Yes</u>                  | <u>No</u>                   |
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) | <u>                    </u> | <u>X</u>                    |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)   | <u>                    </u> | <u>X</u>                    |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court?  | <u>                    </u> | <u>X</u>                    |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)                                   | <u>                    </u> | <u>X</u>                    |
| 12. Is the estate insured for replacement cost of assets and for general liability?  | <u>X</u>                    | <u>                    </u> |
| 13. Are a plan and disclosure statement on file?   | <u>                    </u> | <u>X</u>                    |
| 14. Was there any post-petition borrowing during this reporting period?  | <u>                    </u> | <u>X</u>                    |
15. Check if paid: Post-petition taxes X ; U.S. Trustee Quarterly Fees X ; Check if filing is current for: Post-petition tax reporting and tax returns: X .  
(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 12.7.11

Mark Kesel  
Responsible Individual

# STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 11/30/11

	Actual Current Month	Cumulative (Case to Date)
<b>Cash Receipts</b>		
1 Rent/Leases Collected (Inc. Sec. Dep. \$3875)	\$17,164	
2 Cash Received from Sales		
3 Interest Received		
4 Borrowings		
5 Funds from Shareholders, Partners, or Other Insiders		
6 Capital Contributions		
7		
8		
9		
10		
11		
12 <b>Total Cash Receipts</b>	<b>\$17,164</b>	
<b>Cash Disbursements</b>		
13 Selling		
14 Administrative		
15 Capital Expenditures		
16 Principal Payments on Debt		
17 Apartment Building Mortgage	\$6,697	
Rent/Lease:		
18 Personal Property		
19 Office Lease	\$402	
Amount Paid to Owner(s)/Officer(s)		
20 Salaries		
21 Draws		
22 Commissions/Royalties		
23 Expense Reimbursements		
24 Other		
25 Salaries/Commissions (less employee withholding)		
26 Management Fees		
Taxes:		
27 Employee Withholding		
28 Business related taxes and fees		
29 Real Property Taxes		
30 Other Taxes (US Trustee)		
31 Other Cash Outflows:		
32 Apartment Building Operating Exp.	\$650	
33 Mortgage Payment & Equity Line of Credit (Personal)	\$3,490	
34 Living expenses (Includes: Property tax \$3683)	\$5,394	
35 Child support	\$750	
36 Tuition		
37 <b>Total Cash Disbursements*:</b>	<b>\$17,383</b>	
38 <b>Net Increase (Decrease) in Cash</b>	<b>(\$219)</b>	
39 <b>Cash Balance, Beginning of Period</b>	<b>\$19,528</b>	
40 <b>Cash Balance, End of Period *</b>	<b>\$19,309</b>	

**BALANCE SHEET**  
(Small Real Estate/Individual Case)  
For the Month Ended 11/30/11

		<b>Check if Exemption Claimed on Schedule C</b>	<b>Market Value</b>
<b>Assets</b>			
<b>Current Assets</b>			
1	Cash and cash equivalents (including bank accts., CDs, etc.)	_____	\$19,309
2	Accounts receivable (net)	_____	_____
3	Retainer(s) paid to professionals	_____	_____
4	Other: <u>Retainer to Bankruptcy Attorney</u>	_____	\$21,156
5	_____	_____	_____
6	<b>Total Current Assets</b>		<b>\$40,465</b>
<b>Long Term Assets (Market Value)</b>			
7	Real Property (residential)	_____	\$760,000
8	Real property (rental or commercial)	_____	\$1,500,000
9	Furniture, Fixtures, and Equipment	_____	\$5,225
10	Vehicles	X	\$4,000
11	Partnership interests	_____	_____
12	Interest in corporations	_____	_____
13	Stocks and bonds	_____	\$5,923
14	Interests in IRA, Keogh, other retirement plans	X	\$371,410
15	Other: _____	_____	_____
16	Personal items	X	\$1,400
17	<b>Total Long Term Assets</b>		<b>\$2,647,958</b>
18	<b>Total Assets</b>		<b>\$2,688,423</b>
<b>Liabilities</b>			
<b>Post-Petition Liabilities</b>			
<b>Current Liabilities</b>			
19	Post-petition not delinquent (under 30 days)	_____	_____
20	Post-petition delinquent other than taxes (over 30 days)	_____	_____
21	Post-petition delinquent taxes	_____	_____
22	Accrued professional fees	_____	\$39,649
23	Other: _____	_____	_____
24	_____	_____	_____
25	<b>Total Current Liabilities</b>		<b>\$39,649</b>
26	<b>Long-Term Post Petition Debt</b>		_____
27	<b>Total Post-Petition Liabilities</b>		<b>\$39,649</b>
<b>Pre-Petition Liabilities (allowed amount)</b>			
28	Secured claims (residence)	_____	\$889,373
29	Secured claims (other)	_____	\$1,556,810
30	Priority unsecured claims	_____	\$0
31	General unsecured claims	_____	\$1,632,737
32	<b>Total Pre-Petition Liabilities</b>		<b>\$4,078,920</b>
33	<b>Total Liabilities</b>		<b>\$4,118,569</b>
<b>Equity (Deficit)</b>			
34	<b>Total Equity (Deficit)</b>		(\$1,430,146)
35	<b>Total Liabilities and Equity (Deficit)</b>		<b>\$2,688,423</b>

**NOTE:**

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

## SCHEDULES TO THE BALANCE SHEET

### Schedule A Rental Income Information

**List the Rental Information Requested Below By Properties (For Rental Properties Only)**

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	1306 MLK Jr Way		
2 Scheduled Gross Rents	\$17,164		
Less:			
3 Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments			
6 Total Deductions*	\$17,383	\$0	\$0
7 Scheduled Net Rents	(\$219)	\$0	\$0
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	(\$219)	\$0	\$0

(2) To be completed by cash basis reporters only.

### Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	Wells Fargo Bank	Apt Building (MB)	Other
11 Account No.	9526265245	41317556	
12 Account Purpose	Personal		
13 Balance, End of Month	\$4,661	\$14,033	\$615
14 Total Funds on Hand for all Accounts	\$19,309		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

24-Hour Tele Banking: 888.400.6324  
 Client Services: 800.797.6324  
 www.mechanicsbank.com

Account Number xxxxxx7556

B

 NEOVISION, LLC  
 1025 SOLANO AVE  
 ALBANY CA 94706

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**RELATIONSHIP BUSINESS CHECKING ACCOUNT xxxxxx7556**
**Your Account at a Glance**

Minimum Balance	\$14,033.92	Last Statement 10/31/11	\$15,618.76
Avg Available Balance	\$18,589.90	2 Credits	\$17,163.57
Average Balance	\$19,162.02	8 Debits	\$18,748.41
		This Statement 11/30/11	\$14,033.92

**Deposits**

REF#	DATE	AMOUNT	REF#	DATE	AMOUNT	REF#	DATE	AMOUNT
15	11/03	\$15,167.41	23	11/14	\$1,996.16			

**Checks**

CHECK#	DATE	AMOUNT	CHECK#	DATE	AMOUNT	CHECK#	DATE	AMOUNT
1263	11/02	\$312.00	1266	11/17	\$47.32	1269	11/28	\$5,000.00
1264	11/08	\$161.97	1267	11/15	\$401.52			
1265	11/04	\$6,000.00	1268	11/22	\$108.90			

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

**Other Debits**

DATE	DESCRIPTION	AMOUNT
11/08	COHEN RECEIPT CASH CONC MARK KESEL	6,696.70

Please refer to important information on page 2



MEMBER FDIC

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Client Services: 800.797.6324  
www.mechanicsbank.com

NEOVISION, LLC

Account Number xxxxxx7556

**RELATIONSHIP BUSINESS CHECKING ACCOUNT xxxxxx7556**

**Daily Balance**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11/02	\$15,306.76	11/08	\$17,595.50	11/17	\$19,142.82
11/03	\$30,474.17	11/14	\$19,591.86	11/22	\$19,033.92
11/04	\$24,474.17	11/15	\$19,190.14	11/28	\$14,033.92



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www.mechanicsbank.com

NEOVISION, LLC

Account Number

xxxxxx7556

NEOVISION, LLC  
188 POLAND AVE  
ALBANY, CA 95006

DATE: 11/02/2011

TO: City of Berkeley Finance/Treasury, \$ 312.00  
Three hundred twelve and 00/100

MECHANICS BANK  
11110203641263 041-317556

11/02/11 1263 \$312.00

NEOVISION, LLC  
188 POLAND AVE  
ALBANY, CA 95006

DATE: 11/03/2011

TO: PG & E, \$ 181.97  
One hundred eighty-one and 97/100

MECHANICS BANK  
11110203641264 041-317556

11/08/11 1264 \$181.97

NEOVISION, LLC  
188 POLAND AVE  
ALBANY, CA 95006

DATE: 11/03/2011

TO: Mark Kesel, \$ 6,000.00  
Six thousand and 00/100

MECHANICS BANK  
11110203641265 041-317556

11/04/11 1265 \$6,000.00

NEOVISION, LLC  
188 POLAND AVE  
ALBANY, CA 95006

DATE: 11/11/2011

TO: PG & E, \$ 47.32  
Forty-seven and 32/100

MECHANICS BANK  
11110203641266 041-317556

11/17/11 1266 \$47.32

NEOVISION, LLC  
188 POLAND AVE  
ALBANY, CA 95006

DATE: 11/14/2011

TO: Informetric System, \$ 401.52  
Four hundred one and 52/100

MECHANICS BANK  
11110203641267 041-317556

11/15/11 1267 \$401.52

NEOVISION, LLC  
188 POLAND AVE  
ALBANY, CA 95006

DATE: 11/16/2011

TO: AT&T Payment Center, \$ 108.90  
One hundred eight and 90/100

MECHANICS BANK  
11110203641268 041-317556

11/22/11 1268 \$108.90

NEOVISION, LLC  
188 POLAND AVE  
ALBANY, CA 95006

DATE: 11/25/2011

TO: Mark Kesel, \$ 5,000.00  
Five thousand and 00/100

MECHANICS BANK  
11110203641269 041-317556

11/28/11 1269 \$5,000.00

Please refer to important information on page 2



MEMBER FDIC

# PMA<sup>®</sup> Wells Fargo<sup>®</sup> PMA Package

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE# 10-41653 (NCA)  
59 STRATFORD RD  
KENSINGTON CA 94707-1241

Questions? Please contact us:

**Wells Fargo Premier Banking Team** <sup>SM</sup>

Available 24 hours a day, 7 days a week

Phone: 1-800-742-4932 , TTY: 1-800-600-4833

Spanish: 1-877-727-2932

Chinese: 1-800-288-2288

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

## November 30, 2011

<b>Total assets:</b>	<b>\$5,051.92</b>
Last month:	\$3,439.01
Change in \$:	\$1,612.91
Change in %:	46.90%

<b>Total liabilities:</b>	<b>\$198,537.49</b>
Last month:	\$198,563.00
Change in \$:	\$(25.51)
Change in %:	(0.01)%

<b>Qualifying Balance :</b>	<b>\$203,589.41</b>
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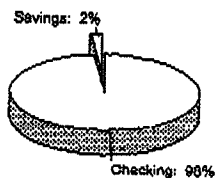


## Overview of your PMA account

### Assets

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/decrease (\$)	Percent change
PMA® Prime Checking Account (9526265245)	92%	3,294.30	4,650.97	1,366.67	41.49%
Wells Fargo Teen Checking <sup>SM</sup> (5027606713)	6%	43.79	290.02	246.23	562.30%
Wells Fargo Money Market Savings <sup>SM</sup> (2627627471)	2%	100.92	100.93	0.01	0.01%
<b>Total assets</b>		<b>\$3,439.01</b>	<b>\$5,051.92</b>	<b>\$1,612.91</b>	<b>46.90%</b>

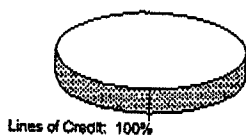
#### Total asset allocation (by account type)



### Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/decrease (\$)	Percent change
Smartfit Home Equity LCA (6519200207-1998)	100%	198,563.00	198,537.49	(25.51)	(0.01)%
<b>Total liabilities</b>		<b>\$198,563.00</b>	<b>\$198,537.49</b>	<b>(\$25.51)</b>	<b>(0.01)%</b>

#### Total liability allocation (by account type)



### Available credit

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Smartfit Home Equity LCA (6519200207-1998)	200,000.00	197,850.48	0.00
<b>Total available credit</b>	<b>\$200,000.00</b>	<b>\$197,850.48</b>	<b>\$0.00</b>

**OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)****Interest, dividends and other income**

*The information below should not be used for tax planning purposes.*

<i>Account</i>	<i>This month</i>	<i>This year</i>
PMA® Prime Checking Account (9526265245)	0.18	2.36
Wells Fargo Money Market Savings <sup>SM</sup> (2527627471)	0.01	0.14
<b>Total Interest, dividends and other income</b>	<b>\$0.19</b>	<b>\$2.50</b>

**Interest expense**

<i>Account</i>	<i>This month</i>	<i>This year</i>
Smartfit Home Equity LCA (6619200207-1998)	715.00	6,993.02
<b>Total Interest expense</b>	<b>\$715.00</b>	<b>\$6,993.02</b>

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit and trust accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

# PMA<sup>®</sup> Prime Checking Account

## Activity summary

Balance on 11/1	3,294.30
Deposits/Additions	11,111.48
Withdrawals/Subtractions	- 9,744.81
<b>Balance on 11/30</b>	<b>\$4,660.97</b>

Account number: **9526265245**

**MARK KESEL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE# 10-41653 (NCA)**

Wells Fargo Bank, N.A. California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General  
 Statement Policies can be found towards the  
 end of this statement.

## Overdraft protection

Your account is linked to the following for Overdraft Protection:

- Savings - 2527627471

## Interest you've earned

Interest earned this month	\$0.18
Average collected balance this month	\$4,430.82
Annual percentage yield earned	0.05%
Interest paid this year	\$2.36

## Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
<b>Beginning balance on 11/1</b>					
11/1	Check				3,294.30
11/3	Deposit	3142		750.00	2,544.30
11/7	Bank of America Mortgage Nov 11 Xxxxx4921 Kesel M		6,000.00		8,544.30
11/7	Check			2,774.66	
11/9	Bill Pay Equity On-Line Xxxxxx2071998 On 11-09	3141		200.00	5,569.64
11/9	AT&T Services Checkpaymt 110811 03143 A5105247944348	3143		715.00	
	11312			67.68	4,786.96
11/14	Hsa Transfer 000000004784485 Mark Kesel		111.30		4,898.26
11/15	Hsa Contribution ACH 000000004784500 Mark Kesel			1,000.00	
11/15	Check	3144		101.05	3,797.21
11/18	Check	3145		106.43	
11/18	Check	3146		54.92	3,635.86
11/21	Cardmember Serv Web Pymt 111118 462300856537783			292.30	3,343.56
	Kesel, Mark				
11/25	Deposit		5,000.00		8,343.56
11/28	Check	3148		3,682.77	4,660.79
11/30	Interest Payment		0.18		4,660.97
<b>Ending balance on 11/30</b>					<b>4,660.97</b>
<b>Totals</b>			<b>\$11,111.48</b>	<b>\$9,744.81</b>	

Key to symbols: ^ Converted check: Paper check converted to an electronic format by your payee or designated representative.  
 Converted checks cannot be returned, copied or imaged.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
3141	11/7	200.00	3144	11/15	101.05	3146	11/18	54.92
3142	11/1	750.00	3145	11/18	106.43	3148 *	11/28	3,682.77
3143	11/9	67.68						

\* Gap in check sequence.

# Wells Fargo Teen Checking<sup>SM</sup>

**Activity summary**

Balance on 11/1	43.79
Deposits/Additions	490.53
Withdrawals/Subtractions	- 244.30
<b>Balance on 11/30</b>	<b>\$290.02</b>

Account number: **5027606713****DANIELLA KESEL****MARK KESEL**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

**Transaction history**

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
<b>Beginning balance on 11/1</b>					<b>43.79</b>
11/22	Deposit				
11/22	POS Purchase - 11/22 Mach ID 000000 Urban Outfitter San Francisco 9833 00581327003327684 ?McC=5651		330.00	21.69	
11/22	POS Purchase - 11/22 Mach ID 000000 Forever 21 Inc San Francisco 9833 00301327013051181 ?McC=5621			3.04	349.06
11/25	POS Purchase - 11/25 Mach ID 000000 Victoria's Secr San Francisco 9833 00461329567170908 ?McC=5621			122.33	
11/25	POS Purchase - 11/25 Mach ID 000000 Forever 21 Inc San Francisco 9833 00461329576820045 ?McC=5621			25.82	
11/25	POS Purchase - 11/25 Mach ID 000000 Sephora #058-PO San Francisco CA 9833 00381329582083255 ?McC=5977			15.19	
11/25	POS Purchase - 11/25 Mach ID 000000 H & M San Francisco 9833 00301329599772885 ?McC=5311			33.53	
11/25	POS Purchase - 11/25 Mach ID 000000 Claire's Boutiq San Francisco 9833 00461329626361216 ?McC=5631			22.70	129.49
11/28	POS Purchase Return - 11/28 Mach ID 000000 Victoria's Secrvictoria'Saan Francisco 9833 00381332798902899 ?McC=5621		122.61		
11/28	POS Purchase Return - 11/28 Mach ID 000000 H & M H & M San Francisco 9833 00381332789340484 ?McC=5311		16.22		268.32
11/30	Check Crd Pur Rtn 11/28 Claire's #5983 San Francisco CA 434256Xxxxx9833 334140004818317 ?McC=5631 90		21.70		290.02
<b>Ending balance on 11/30</b>					<b>290.02</b>
<b>Totals</b>			<b>\$490.53</b>	<b>\$244.30</b>	

# Wells Fargo Money Market Savings<sup>SM</sup>

**Activity summary**

Balance on 11/1	100.92
Deposits/Additions	0.01
Withdrawals/Subtractions	- 0.00
<b>Balance on 11/30</b>	<b>\$100.93</b>

Account number: **2527627471****MARK KESEL****DEBTOR IN POSSESSION****CH 11 CASE# 10-41653 (NCA)**

Wells Fargo Bank, N.A. California (Member FDIC)

Questions about your account: **1-800-742-4932**Worksheet to balance your account and General  
Statement Policies can be found towards the  
end of this statement.**Interest you've earned**

Interest earned this month	\$0.01
Average collected balance this month	\$100.92
Annual percentage yield earned	0.12%
Interest paid this year	\$0.14

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
<b>Beginning balance on 11/1</b>				
11/30	Interest Payment	0.01		100.92
<b>Ending balance on 11/30</b>				<b>100.93</b>
<b>Totals</b>				
		\$0.01	\$0.00	



**Bank of America**

0702 P P  
E0-2

|||||  
CD 12/02 1 0000 381 4 499 016762 #801 AV 0.340

MARK KESEL  
1025 SOLAND AVE  
ALBANY CA 94706-1617

**Your Bank of America  
Prima Account  
Statement**

Statement Period:  
October 27 through November 25, 2011

Account Number: 07028-01795

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

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☐ **Summary of Your Prima Interest Checking Account**

Beginning Balance on 10/27/11	\$379.83
Ending Balance	\$379.83

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

California

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**Bank of America**

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CD 12/07 1 0000 531 4 566 019291 #001 AV 0.340

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

**Your Bank of America  
Prima Account  
Statement**

**Statement Period:**  
November 1 through November 30, 2011

**Account Number:** 07021-61806

**At Your Service**  
Call: 510.849.8600

**Written Inquiries**  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

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**Summary of Your Prima Interest Checking Account**

Beginning Balance on 11/01/11	\$61.61
Ending Balance	\$61.61

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0